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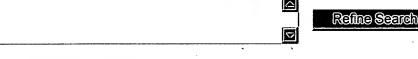
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6175823.uref.	11		

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<u>L38</u>	5350906.pn.	1	<u>L38</u>
<u>L37</u>	5350906.pn.	1	<u>L37</u>
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<u>L34</u>	5546523.pn.	1	<u>L34</u>
<u>L33</u>	5686713.pn.	1	<u>L33</u>
<u>L32</u>	5686713.pn.	1	<u>L32</u>
<u>L31</u>	5477047.pn.	1	<u>L31</u>
<u>L30</u>	5010485.pn. Best Available Co	1	<u>L30</u>
<u>L29</u>	5010485.pn. 6175823.pn. Best Available Co	py 1	<u>L29</u>
<u>L28</u>	6175823.pn.	1	<u>L28</u>

<u>L27</u>	6393411.pn.	1	<u>L27</u>
<u>L26</u>	6484153.pn.	1	<u>L26</u>
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<u>L24</u>	L23 and account near (identifiers! or identifi\$ or identities! or "ids")	184	<u>L24</u>
<u>L23</u>	L22 and generate	847	<u>L23</u>
<u>L22</u>	L20 and (identifier or identifi\$ or "id")	1647	<u>L22</u>
<u>L21</u>	L20 and (identifier or identifi\$ or id)	1647	<u>L21</u>
<u>L20</u>	L19 and (using or issuing or producing)	2400	<u>L20</u>
<u>L19</u>	(gift with certificat\$ or gift with card or gift near voucher or gift with voucher or gift near certificat\$ or gift near card)	3793	<u>L19</u>
<u>L18</u>	902/22	323	<u>L18</u>
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<u>L15</u>	235/382	3548	<u>L15</u>
<u>L14</u>	235/381	3297	<u>L14</u>
<u>L13</u>	235/380	8357	<u>L13</u>
<u>L12</u>	902.clas.	2058	<u>L12</u>
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<u>L10</u>	235.clas.	91940	<u>L10</u>
<u>L9</u>	705.clas.	32058	<u>L9</u>
<u>L8</u>	705/1	5749	<u>L8</u>
<u>L7</u>	L6	2353	<u>L7</u>
<u>L6</u>	705/35	2353	<u>L6</u>
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· <u>L4</u>	705/14	4142	<u>L4</u>
<u>L3</u> ,	705/30	1210	<u>L3</u>
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File: USPT

Feb 27, 2001

US-PAT-NO: 6193155

DOCUMENT-IDENTIFIER: US 6193155 B1

TITLE: Method and apparatus for issuing and managing gift certificates

DATE-ISSUED: February 27, 2001

INVENTOR-INFORMATION:

ZIP CODE CITY STATE COUNTRY NAME Walker; Jay S. Ridgefield Tedesco; Daniel E. Stamford CT Stamford CT Jorasch; James A. Lech; Robert R. Norwalk CT

ASSIGNEE-INFORMATION:

NAME CITY STATE ZIP CODE COUNTRY TYPE CODE

Walker Digital, LLC Stamford CT 02

APPL-NO: 08/ 997680 [PALM]
DATE FILED: December 23, 1997

PARENT-CASE:

CROSS-REFERENCE TO RELATED CORRESPONDING APPLICATIONS This is a continuation-in-part of commonly owned, co-pending U.S. patent application Ser. No. 08/762,128 entitled "Postpaid Traveler's Checks" filed Dec. 9, 1996, U.S. Pat. No. 5,798,508, and commonly owned, co-pending U.S. application Ser. No. 08/858,738 entitled "System and Process for <u>Issuing</u> and Managing Forced Redemption Vouchers having Alias Account Numbers" filed May 19, 1997, the entirety of each incorporated by reference herein. This application is related to co-pending application (attorney title: "Dynamically Changing System for Fulfilling Concealed Value <u>Gift Certificate</u> Obligations," attorney docket number 08/994,124, filed Dec. 19, 1997, inventors: Jay S. Walker, Andrew S. Van Luchene, Daniel E. Tedesco, James A. Jorasch), the entirety of which is incorporated by reference herein.

INT-CL: [07] $\underline{G06} + \underline{7/00}$; $\underline{G06} + \underline{17/00}$

US-CL-ISSUED: 235/381; 902/22, 705/44 US-CL-CURRENT: 235/381; 705/44, 902/22

FIELD-OF-SEARCH: 235/380, 235/381, 235/382, 235/382.5, 235/495, 235/379, 902/22,

705/47, 705/39

PRIOR-ART,-DISCLOSED:

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FOREIGN-PAT-NO WO/ 98/26376			PUBN-DA		COUNTRY	US-CL
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ART-UNIT: 286

PRIMARY-EXAMINER: Lee; Michael G

ASSISTANT-EXAMINER: Dunn; Drew A.

ATTY-AGENT-FIRM: Maschoff; Kurt M. Alderucci; Dean

ABSTRACT:

The present invention relates to a method and apparatus for <u>issuing</u> and redeeming a <u>gift certificate</u> drawn on a credit <u>card</u> or other financial account. The present invention includes a first aspect directed to a merchant card authorization terminal and a second aspect directed to a credit card issuer central controller. According to the first aspect, a method for redeeming a <u>gift certificate</u> drawn on a financial account is disclosed including the steps of receiving a <u>gift certificate</u> for payment of an <u>identified</u> value, transmitting a request for authorization to a central server, receiving an authorization signal, representing an indication that redemption of the <u>gift certificate</u> is authorized, from said central server and receiving a payment from the account issuer based on said <u>identified</u> value. A system is also disclosed for implementing the methods in all aspects of the present invention.

67 Claims, 16 Drawing figures

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